using the interactive wagering application to select a given one of multiple totes to use for placing the wager, wherein each of the multiple totes has an associated wagering pool, and wherein the associated wagering pools are not shared.

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6. (Amended) The method defined in claim 1 further comprising using the interactive wagering application to display an option for the user that allows the user to select a type of tote selection method the user desires to use to manually select the tote for the wager.

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- 7. (Amended) The method defined in claim 1 further comprising using the interactive wagering application to display a setup option for the user that allows the user to select the tote to be used by the interactive wagering application.
- 28. (Amended) A method for allowing a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, comprising:

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using the interactive wagering application to provide the user with an opportunity to create a wager;

using the interactive wagering application to select a given one of multiple totes to use for placing the wager; and

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using the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.

34. (Amended) The method defined in claim 1 further comprising using the interactive wagering application to combine the wagering pools from each of the multiple totes to create a combined cross-tote pool.

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35. (Amended) The method defined in claim 1 further comprising:

using the interactive wagering application to combine the wagering pools from each of the multiple totes to create a combined cross-tote pool; and

allowing the user to use the interactive wagering application to create a wager using the cross-tote pool.

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42. (Amended) An interactive wagering system comprising user equipment that a user may use to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, wherein the user equipment is configured to:

provide the user with an opportunity to create a wager using the interactive wagering application; and

allow the interactive wagering application to select a given one of multiple totes to use for placing the wager, wherein each of the multiple totes has an associated wagering pool, and wherein the associated wagering pools are not shared.

47. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display an option for the user that allows the user to select a type of tote selection method the user desires to use to manually select the tote for the wager.

48. (Amended) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a setup option

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for the user that allows the user to select the tote to be used by the interactive wagering application.

69. (Amended) An interactive wagering system comprising user equipment that a user may use to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, wherein the user equipment is configured to:

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provide the user with an opportunity to

create a wager using the interactive wagering application;

allow the interactive wagering application

to select a given one of multiple totes to use for placing

the wager; and

allow the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.

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75. (Amended) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to combine the wagering pools from each of the multiple totes to create a combined cross-tote pool.